

WHAT IS CLAIMED IS:

SUBA 1 1. A computer-implemented method for displaying custom and personalized information on a client system comprising:

collecting data associated with a user on a server;

5 processing the data to extract user characteristics to create unique user profiles and generate personalized information;

tracking at least a portion of the data and performing estimation calculations to generate results and updated personalized information; and

10 dynamically and automatically communicating the results and the personalized and updated information to the user via the client.

2. The method of claim 1, wherein the client system is an interactive computer environment.

SUBA 2 15 3. The method of claim 2, wherein the server and client communicate over the World Wide Web of the Internet.

4. The method of claim 3, wherein the server and client are operable in an HTML environment.

20 5. The method of claim 1, further comprising providing interface options

for allowing adjustment and filtering of the personalized information and results in response to user input.

6. The method of claim 5, wherein the adjustable interface options are interactive graphical controls.

7. The method of claim 1, wherein the user characteristics include at least one of user profiles, trends, tendencies and demographics.

8. The method of claim 1, wherein the results and personalized and updated information are transmitted to the client and displayed on a World Wide Web page on the Internet and in personalized email.

9. The method of claim 1, wherein portions of the data are displayed as interactive data for allowing real time interaction and manipulation of information.

10. The method of claim 9, wherein the interactive data is used for calculating projected automobile repair costs and computing projected prices of automobiles in real time on the client.

11. The method of claim 10, wherein client side-processing of the results is used to enable the real time interactivity.

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sub 9³ 12. A display device having rendered thereon personalized data and updated results, the display device comprising:

a page having at least one field of personalized information and associated criteria and being stored on a server;

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wherein the server tracks user defined data and performs estimation calculations to automatically and dynamically generate results and updates the personalized information of the fields and criteria; and

wherein the server transmits the results and personalized and updated information to the user.

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13. The display device of claim 12, wherein the client system is an interactive computer environment.

14. The display device of claim 12, further comprising adjustable interface tools including input boxes for adjusting criteria of associated criteria in real time.

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sub 15. The display device of claim 13, wherein the interface tools are at

least one of drop-down menus, check boxes and radio buttons.

16. The display device of claim 12, wherein the server and client communicate over the World Wide Web of the Internet.

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17. The display device of claim of claim 16, wherein the server and client are operable in an HTML environment.

18. The display device of claim 11, further comprising interface options for allowing adjustment and filtering of the personalized information and results in response to user input.

19. The display device of claim 18, wherein the adjustable interface options are interactive graphical controls.

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20. The display device of claim 12, wherein user characteristics are generated from the user defined data to extract at least one of user profiles, trends, tendencies and demographics.

21. The display device of claim 12, wherein the results and personalized and updated information are transmitted to the client and displayed on a

World Wide Web page on the Internet and in personalized email.

22. The display device of claim 12, wherein portions of the data are displayed as interactive data for allowing real time interaction and manipulation of information.

23. The display device of claim 22, wherein the interactive data is used to calculate projected automobile repair costs and to compute projected prices of automobiles in real time on the client.

24. The display device of claim 23, wherein client side-processing of the results is used to enable the real time interactivity.

25. A computer-readable medium having computer-executable instructions for displaying custom and personalized information on an client system comprising:

collecting personal data associated with a user on a server;

processing the personal data to formulate a classification profile for the user and postulating buying trends and tendencies of the user in order to create personalized information;

tracking at least a portion of the personal data and performing

estimation calculations to generate results relating to the classification profile and updating the personalized information; and

dynamically and automatically communicating the results and the personalized and updated information to the user on a World Wide Web page on the Internet and in personalized email.

26. The computer-readable medium of claim 25, wherein the server and client are operable in an HTML environment.

27. The computer-readable medium of claim 25, further comprising providing interface options to allow adjustment and filtering of the personalized information and results in response to user input.

28. The computer-readable medium of claim 25, wherein portions of the data are displayed as interactive data to allow real time interaction and manipulation of information.

29. The computer-readable medium of claim 28, wherein the interactive data is used to calculate projected automobile repair costs and computing projected prices of automobiles in real time on the client.

30. The computer-readable medium of claim 25, wherein the classification profile is used to demographically and statistically generate information for performing direct target marketing.

- 5 31. The computer-readable medium of claim 25, wherein the personal data includes automobile mileage data that is tracked for estimating maintenance schedules.

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